

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Benjamin Canganelli
Debtor

Case No. 17-00975-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jul 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2017.

db #+Joseph Benjamin Canganelli, PO Box 163, Thomasville, PA 17364-0163
4895158 Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
4895161 Discover, PO Box 742655, Cincinnati, OH 45274-2655
4895163 Kia Motors Finance, PO Box 650805, Dallas, TX 75265-0805
4895167 +Pacific Union Financial, PO Box 655621, Dallas, TX 75265-5621
4895168 +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
4895169 Pnc, PO Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: FORD.COM Jul 13 2017 19:03:00 Kia Motors Finance, PO Box 20825,
Fountain Valley, CA 92728-0825

4895157 EDI: AMEREXPR.COM Jul 13 2017 19:04:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
4895159 EDI: CAPITALONE.COM Jul 13 2017 19:04:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
4895160 EDI: WFNNB.COM Jul 13 2017 19:04:00 Comenity-Gander Credit Card, PO Box 659465,
San Antonio, TX 78265-9465
4895162 EDI: RMSC.COM Jul 13 2017 19:04:00 Jcpenney Credit Services, Customer Service C/o Synch,
PO Box 965009, Orlando, FL 32896-5009
4895164 EDI: CBSKOHLS.COM Jul 13 2017 19:03:00 Kohls Credit, PO Box 2983,
Milwaukee, WI 53201-2983
4895166 +E-mail/Text: bk@lendingclub.com Jul 13 2017 19:10:35 Lendingclub Corporation,
Dept.# 34268, PO Box 39000, San Francisco, CA 94139-0001
4895170 EDI: WTRRN BANK.COM Jul 13 2017 19:03:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
4895171 EDI: USAA.COM Jul 13 2017 19:03:00 Usaa, 10750 Mcdermott Fwy,
San Antonio, TX 78288-0570

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4895165 Milwaukee WI 53201-2983
4895156 Undeliverable

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Joseph Benjamin Canganelli**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6376**

EIN ---

Social Security number or ITIN ---

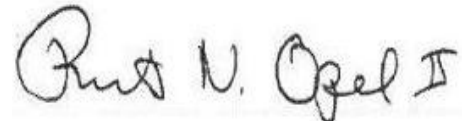
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00975-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Benjamin Canganelli
aka Joseph Benjamin Canganelli

July 13, 2017**By the
court:**

Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.